ORGANIZATION · C4S COURSES

Employees' Provident Fund Organisation (EPFO)

2 December 2024

- **Established**
  - Established by the **Parliament of India in 1952**, **to provide social security for workers in India.**
- **Ministry**
  - Ministry of **Labour and Employment, Government of India.**
- **Three major schemes of EPFO:**
  - EPFO Scheme 1952, Pension Scheme 1995 (EPS), and Insurance Scheme 1976 (EDLI).
- **Largest Social Security Organization**
  - EPFO is the **largest social security organization worldwide in terms of the number of beneficiaries covered and the volume of financial transactions.**
- **Features**
  - The employee serves for at **least 10 years and retires at age 58.**
  - The **pension structure was available at the time, and the maximum pensionable salary is Rs 5,000 per month at the introduction of EPS.**
  - **The Government of India pays 1.16% to an employee's pension,** and employees do not pay to the pension scheme.
  - **Employees and the employers contribute 12% of the basic salary, dearness allowance, and retaining allowance,** if any, of the employee to the EPF.

Organization Structure of EPFO

- EPFO is a**dministered by the Central Board of Trustees.**
- The organization is **divided into zones, which are headed by an Additional Central Provident Fund Commissioner.**
- There are **10 zones throughout the country**, with one or **more than one regional offices headed by Regional Provident Fund Commissioners.**
- **Districts have a district office.**

EPFO UAN (Universal Account Number)

- A **12-digit number assigned to an employee working in an organization.**
- **Benefits**
  - Include r**eduction of confusion of multiple IDs, easy transfer and withdrawal of claims, online-pass book, SMS services, online KYC update, and checking EPF balance online.**

Social Security Code 2020

- **Social Security**
  - Provides social security to **any establishment as notified by the central government.**
- **Amends definitions of employees**
  - Amends definitions of employees, **inter-state migrant workers, platform workers, audio-visual productions, and building or other construction work.**
- The **2020 Bill reduces the gratuity period from five years to three years for working journalists.**

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